## REMARKS

Claims 1-15 are pending in this application. By this Amendment, the title is amended and claims 3-5, 7 and 9-13 are amended to eliminate multiple dependencies.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James A. Oliff

Registration No. 27,075

William P. Berridge

Registration No. 30,024

JAO:WPB/crh

Date: January 9, 2006

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**DEPOSIT ACCOUNT USE AUTHORIZATION** 

Please grant any extension necessary for entry;

Charge any fee due to our

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